

The background of the cover is a photograph of the Hong Kong skyline, featuring the AIA Ferris wheel prominently in the foreground. The Ferris wheel has a red circular logo with the AIA mountain logo and the letters 'AIA' inside. The sky is blue with some clouds. The text 'Regional solutions' is in a dark blue font, and 'AIA Hong Kong FACT SHEET' is in a large, bold, red font. The date 'April 2025' is in a smaller, dark blue font. The AIA logo and tagline are in the bottom right corner.

Regional solutions

AIA Hong Kong FACT SHEET

April
2025



HEALTHIER. LONGER.
BETTER LIVES

AIA Hong Kong's Unique Selling Points

- **Portable employee voluntary solutions products**

StepUp Medical Protection Plan 2 and unique-in-market Shield Up Cancer Protection Plan are two comprehensive solutions for medical and cancer protection beyond employment, filling the protection gap between jobs and into retirement.

- **AIA Connect platform**

AIA provides 24/7 mobile and online services

- **Quality Medical Network**

It comprises carefully selected medical practitioners across a range of medical disciplines.

- **WorkWell with AIA**

AIA WorkWell is a corporate health and wellness programme that can be tailored to your business needs.

- **AIA Corporation Vitality**

It is a science backed wellness programme and available at AIA Hong Kong.

- **Trusted Employee Benefit Partners**

Received Outstanding MPF/Employees' Benefit Product/Service Award at The Hong Kong Insurance Awards 2022.

AIA Group Limited established its operations in Hong Kong in 1931. To date, AIA Hong Kong and AIA Macau have over 17,000 financial planners¹, as well as an extensive network of independent financial advisors, brokerage and bancassurance partners.

We serve over 3.6 million customers², offering them a wide selection of professional services and products ranging from individual life, group life, accident, medical and health, pension, personal lines insurance to investment-linked assurance schemes with numerous investment options. We are also dedicated to providing superb corporate solutions products to meet the needs of corporates and their employees. Our innovative "Group Insurance – Pension – Individual Voluntary Solutions" business model takes holistic care of the working population and their families.

Notes:

1. As at 30 September 2024

2. Including AIA Hong Kong and AIA Macau's individual life, group insurance and pension customers (as of 30 September 2024)

AIA Hong Kong Corporate Solutions Product Suite

Product	Benefits	Type		Typical Benefits
		Core	Voluntary	
Life	Group Term Life (GTL)	✓	✓	24 x Basic Monthly Salary
	Total Permanent Disability (TPD)	✓	✓	24 x Basic Monthly Salary
	Accidental Death & Dismemberment (AD&D)	✓	✓	24 x Basic Monthly Salary
	Group Critical Illness (GCI)	✓	✓	12 x Basic Monthly Salary
	Long Term Disability (LTD)	✓	—	70% Basic Monthly Salary up to HK\$90,000 per month per employee
Medical	Out-patient (OP)	✓	✓	30 visits per year
	Hospital & Surgical (H&S)	✓	✓	100% of the eligible expense
	Major Medical	✓	—	80% reimbursement
	Dental	✓	✓	Including oral exam
	Maternity	✓	—	100% of the eligible expense
	X-ray & Laboratory Test	✓	✓	Per disability limit
	Optical / Vision	✓	✓	Including eye check-up
	Hospitalised Cash (Hospital cash)	✓	✓	—
Pension	Mandatory Provident Fund Scheme (MPF)	✓	✓	—
	Occupational Retirement Scheme (ORSO)	✓	✓	—
Wellness	Vitality	✓	—	—
Voluntary Solutions	Portable Medical Protection Plan	—	✓	—
	Top-up Plan for Supplementary Major Medical	—	✓	—
	Dental	—	✓	—

*Subject to underwriting approval

Notes:

Core = Benefits paid by employer

Voluntary = Optional benefits paid by employee

AIA WorkWell Programme

AIA strives to bring together employee benefits, workforce wellness, and environmental, social and governance (ESG) in a powerful way that resonates with employees and employers, and supports employers in their journey from traditional employer-provided insurance to a programme of benefits that work together and support their employees in achieving an overall state of wellbeing across 4 key dimensions: physical, mental, financial and social wellbeing.

Dimension	Local Capability/Asset	Availability
Live Well	Physical wellness talk series	✓
	Physical wellness digital assessment	✓
	Physical wellness workshop	✓
Think Well	Mental wellness talk series	✓
	Mental wellness workshop	✓
Plan Well	Financial wellness talk series	✓
	Self-help tools	✓
Feel Well	Social wellness talk series	✓

Remark: Each activity has different capacity requirements and terms and conditions apply.

AIA Corporate Vitality

Overall program brief, Activities involved.

AIA Vitality is a game changing wellness programme which redefines the traditional concept of insurance, aims to reward your employees to live a healthy lifestyle.

Once your company joins AIA Vitality, your employees will be entitled to become AIA Vitality member¹ to enjoy an array of rewards and discounts offered by our partners.

Simply by being active in daily life and having a healthy diet, your employees can earn points and upgrade their status for more privileges and rewards. Whilst striving to achieve career success, your employees can manage their health and meet their healthy living targets with ease.

By joining AIA Vitality, you can improve productivity and bolster the morale of your workforce, driving your business forward.

AIA Vitality could help your company:

- reduce absenteeism and increase productivity
- nurture physical and mental health among your workforce for a positive corporate image
- boost staff engagement and morale for better recruitment and retention
- potentially lower group medical insurance claims in the long run

Our members lead significantly healthier lives²



72% of at-risk AIA Vitality members have seen their glucose levels reduce



52% of at-risk AIA Vitality members have seen their blood pressure levels improve



35% of at-risk AIA Vitality members have seen their cholesterol levels decline



28% of at-risk AIA Vitality members have moved to a healthy BMI range

Remarks:

1. The members of AIA Vitality must be 18 years old or above and must be the insured employees of the in-force AIA group insurance policy.

2. Based on AIA Vitality members who have reported their data in 2022, the number of AIA Vitality Customers with either 1 biometric result from unhealthy to healthy.

Security Benefits¹

Type of Programme	Contributions		Typical Benefits
	Employer	Employee	
Retirement Benefits	5%	5%	Mandatory Provident Fund (MPF)
Unemployment Benefits	✓	✓	Employee's Compensation Ordinance
Medical Benefits	✓	–	Employee's Compensation Ordinance (In-patient treatment HK\$300 or in-patient and out-patient treatment on the same day for HK\$370)

Taxation

Taxation questions	To the Employer	To the Employee
Retirement Benefits		
Are employer contributions to retirement scheme tax deductible?	Yes	–
Are employee contributions to retirement scheme tax deductible?	–	Yes

Basic facts about Hong Kong

Population	7.33 million	GDP per Capita (PPP)	US\$49,216
Currency	Hong Kong Dollar (HK\$)	Inflation rate (CPI)	1.9%
Exchange Rate	US\$1 = HK\$7.76685 ²	Foreign Reserve (IIP)	US\$424.0 billion
GDP	US\$361.5 billion	Unemployment Rate	3.0%

Remarks:

1. Employee Benefits Related

2. Exchange Rate as of 30 September 2024.

(Source: Census and Statistics Department, The Government of the Hong Kong Special Administration Region)

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